



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
November 30, 2019

2015 Trust Estate				
Portfolio Principal Balance	\$ 163,112,883	Average Borrower Indebtedness	\$ 11,191	
Number of Borrowers	14,576	Wtd Avg Remaining Term (months)	139.12	
Number of Loans	37,665	Wtd Avg Statutory Interest Rate	6.26%	
Consolidation Rebate Fees	\$ 27,847	Wtd Avg Borrower Interest Rate	6.03%	
Claims Paid	\$ 299,929			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	106	314	\$ 2,466,077	1.51%
Qualified	2,750	5,572	27,083,608	16.61%
Disqualified/Not Eligible	12,517	31,779	133,563,198	81.88%
Automatic Payment Benefit				
Participating	2,660	6,581	29,956,114	18.37%
Nonparticipating	12,575	31,084	133,156,769	81.63%
School Type				
2 Year Schools	2,095	4,929	16,340,822	10.02%
4 Year Schools	8,733	22,290	79,710,349	48.87%
Proprietary Schools	1,658	3,843	14,587,325	8.94%
Graduate Schools	1,779	5,638	39,657,896	24.31%
Other	528	965	12,816,491	7.86%
Loan Type				
Stafford - Subsidized	11,311	19,539	53,235,975	32.64%
Stafford - Unsubsidized	9,519	15,602	72,379,965	44.37%
PLUS	352	423	5,942,094	3.64%
Consolidation - Subsidized	1,072	1,080	12,719,314	7.80%
Consolidation - Unsubsidized	1,014	1,021	18,835,535	11.55%
Status				
In-School	41	107	542,793	0.33%
Grace	9	22	99,442	0.06%
Repayment	12,017	30,758	128,314,457	78.67%
Forbearance	1,190	3,525	20,535,989	12.59%
Deferment	1,245	3,063	12,664,763	7.76%
Claims Processing	81	190	955,439	0.59%
Special Allowance Index				
30 Day LIBOR	14,497	37,354	161,561,862	99.05%
T-Bill	120	311	1,551,021	0.95%
Interest Rate				
Consolidation - Fixed Rate	1,201	2,096	31,539,100	19.33%
Consolidation - Variable Rate	3	5	15,749	0.01%
Stafford & PLUS - Fixed Rate	12,705	29,173	113,833,440	69.79%
Stafford & PLUS - Variable Rate	2,395	6,391	17,724,594	10.87%

* The number of borrowers in total is overstated due to borrowers having loans in multiple categories.